

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of storing, creating, and organizing financial information electronically, the method comprising:

establishing a communication session between a first system and a second system;

communicating information associated with a financial document from the second system to the first system the financial document associated with a first account;

~~at the first system, associating the financial document with a folder, the folder being one of a plurality of folders defined by a customer user associated with the first account to organize a plurality of financial documents; and~~

providing an online environment by the second system in which configured to allow the a customer user at the first system can organize, send, search, create, and save the financial information

to create a folder in the online environment hosted at the second system, the folder being one of a plurality of folders associated with the first account; and

to associate the financial document with the created folder so that the financial document is included in the created folder in the online environment hosted at the second system, wherein the online environment displays the financial document in the created folder.
2. (Previously presented) The method of claim 1, wherein the financial document includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements.
3. (Currently amended) The method of claim 1, wherein associating the financial document information with a the created folder is performed ~~in the first system comprises~~

~~filing the financial document into the folder~~ based on instructions from the customer user when the financial document is viewed.

4. (Currently amended) The method of claim 1, wherein associating the financial document with a the created folder is performed in the first system comprises automatically ~~associating the financial document with a folder upon receipt~~ without human intervention.

5. (Currently amended) The method of claim 4, wherein ~~automatic filing~~ automatically associating the financial document with the created folder is based on pre-established criteria.

6. (Original) The method of claim 5, wherein the pre-established criteria includes merchant categories.

7. (Currently amended) The method of claim 1, wherein the online environment is further configured to allow the customer user at the first system to retrieve further ~~comprising retrieving~~ documents based on a document storage time stamp, date last accessed, date posted, dollar amount, group, or category.

8. (Original) The method of claim 1, further comprising communicating financial information from a third system to the first system corresponding to the first account, wherein the third system and the second system contain separate and distinct accounts associated with the customer user.

9. (Original) The method of claim 1, further comprising providing each of the plurality of folders with a public or private indication, the folders indicated as public being accessible by persons having a shared key given them by the customer user.

10. (Currently amended) A system for storing, creating, and organizing financial information associated electronically, the system comprising:

a host computer coupled to a network and running programmed instructions to provide ~~reporting and folder operations~~; and

~~a customer user computer connectable to the network, the customer user computer communicating customer user information to the host computer;~~

~~wherein the host computer provides an on-line environment for a customer user at a customer user computer connectable to the network to organize, send, search, create, and save financial information using a hierarchy of folders defined by the customer user in the online environment hosted at the host computer, wherein each folder in the hierarchy of folders includes a financial document that includes multiple indicators, whereby searches can be done wherein the host computer is configured to provide a search across folders.~~

11. (Previously presented) The system of claim 10, wherein the financial document includes credit card payments, debit card transactions, imaged checks, electronic bill payments or account statements.

12. (Currently amended) The system of claim 10, wherein the financial document is associated with a folder based on instructions from the customer user when the financial information is viewed.

13. (Currently amended) The system of claim 10, wherein the financial document is associated with a folder automatically upon receipt based on user-defined criteria.

14. (Previously presented) The system of claim 10, wherein the multiple indicators include document storage time stamp, date last accessed, date posted, dollar amount, group, or category.

15.-25. (Canceled)